

## News Release

## **WEST VIRGINIA DISTRICT**

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## Family-owned business carries out late father's dream with help from U.S. Small Business Administration

Hermosilla's Deli Market in Fairmont, WV utilizes SBA's microloan program to open new location



Karen Friel, SBA WV district director; Dominica Hermosilla, manager; Ali Gross, manager; Tim James, First Microloan of WV loan officer

Hermosilla's is a household name in North Central West Virginia dating back to 1910 when the family's grandparents owned a market in Marion County. Dennis Hermosilla, a tenured school teacher at the time, and his wife Patty opened the Fairmont location in 2013 after throwing around a bunch of small business ideas.

The duo couldn't have made this dream a reality without the help of Tim James from the First Microloan of West Virginia and SBA. After rejections from other financial institutions James was able to help Dennis secure an SBA-funded \$50,000 microloan for equipment, fixtures, and inventory. SBA provides funds to

specially designated intermediary lenders, like the First Microloan of West Virginia, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance.

The original idea for the deli and market was to sell more bulk food than custom order sandwiches, but the sandwiches ended up being their staple product. The business was so successful that it doubled the first year projections and Dennis never went back teaching.

The Hermosilla's dream of opening a small business included being able to work with their family, including two daughters Dominica and Ali, and son Nick. Before passing away from cancer in 2016, Dennis explored opening a second location in Bridgeport.

"My dad really wanted to expand and actually looked at the same location three or four months before he got sick. He was nervous about taking the big step but we supported him. Then he got sick and that halted everything," said Dominica.

Though bittersweet, the family was passionate about making Dennis's dream a reality and once again reached out to James, who helped them secure another \$50,000 SBA microloan for equipment and inventory to fill the new 1,400 square foot space. "Everyone has stepped up," said Dominica, who will manage the Bridgeport operation. "Now, we're ready to follow through on what my father started looking at before he passed."

Hermosilla's Deli Market at White Oaks is planned to open in September. The Fairmont location will remain open.

Click here to learn more about SBA's Microloan Program.

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## **About the Small Business Administration**

The U.S. Small Business Administration (SBA) was created in 1953 and elevated to Cabinet level on January 13, 2012. It works to protect the interests of small businesses; preserve free competitive enterprise; and maintain and strengthen the overall economy of our nation. The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, the SBA delivers its services to people throughout the United States, Puerto Rico, the U.S. Virgin Islands and Guam. To learn more about SBA, visit <a href="http://www.sba.gov">http://www.sba.gov</a>.